

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole Warner  
Debtor

Case No. 13-01088-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db  
4271863 +Nicole Warner, 1107 Fox Pointe Drive, Cheswick, PA 15024-9443  
4403259 +Ability Recovery Servi (Original Credito, Po Box 4031, Wyoming, PA 18644-0031  
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
4271869 +Cbe Group (Original Creditor:Directv Qua, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
4352157 +Conewago Township, 600 Locust Point Road, York, PA 17406-6056  
4271872 +Credit Bureau Of York, 33 S Duke St, York, PA 17401-1485  
4346403 +National Collegiate Trust, Po Box 4941, Trenton, NJ 08650-4941  
4271878 +National Recovery Agen (Original Credito, 2491 Paxton St, Harrisburg, PA 17111-1036  
4271879 +Ncofin/79, Pob 15943, Wilmington, DE 19850-5943  
4271880 +Ncofin/79 (Original Creditor:07 National, Pob 15943, Wilmington, DE 19850-5943  
4271881 +Penn Credit Corporatio (Original Credito, 916 S 14th St, Harrisburg, PA 17104-3425  
4271883 +Sentry Credit (Original Creditor:07 Natio, 2809 Grand Ave, Everett, WA 98201-3417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: kab@jsdc.com Sep 06 2018 19:04:45 Branch Banking & Trust Company,  
c/o Kimberly A. Bonner, Esq, P.O. Box 650, Hershey, PA 17033-0650  
4361719 EDI: AIS.COM Sep 06 2018 23:08:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
4343338 +EDI: ACCE.COM Sep 06 2018 23:09:00 Asset Acceptance LLC, PO Box 2036,  
Warren MI 48090-2036  
4271864 +EDI: ACCE.COM Sep 06 2018 23:09:00 Asset Acceptance Llc (Original Creditor:, PO Box 1630,  
Warren, MI 48090-1630  
4271865 EDI: BANKAMER.COM Sep 06 2018 23:13:00 Bank Of America, PO Box 982235,  
El Paso, TX 79998  
4271866 EDI: BANKAMER.COM Sep 06 2018 23:13:00 Bank Of America, N.A., 4161 Piedmont Pkwy,  
Greensboro, NC 27410  
4271867 E-mail/Text: bankruptcy@bbandt.com Sep 06 2018 19:04:46 Bb&T, PO Box 1847,  
Wilson, NC 27894  
4271868 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Sep 06 2018 19:10:15  
Berks Credit & Coll (Original Creditor:C, 900 Corporate Dr, Reading, PA 19605-3340  
4271870 +EDI: CHASE.COM Sep 06 2018 23:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4271871 +EDI: CITICORP.COM Sep 06 2018 23:13:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
4271873 +EDI: RMSC.COM Sep 06 2018 23:13:00 Gecrb/Walmart, PO Box 965024, Orlando, FL 32896-5024  
4271874 +EDI: HFC.COM Sep 06 2018 23:13:00 Hsbc/Bsbuy, PO Box 5253, Carol Stream, IL 60197-5253  
4405126 EDI: RESURGENT.COM Sep 06 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4271875 +EDI: RESURGENT.COM Sep 06 2018 23:13:00 Lvnv Funding Llc (Original Creditor:Zs W,  
Po Box 740281, Houston, TX 77274-0281  
4271876 +EDI: MID8.COM Sep 06 2018 23:09:00 Midland Funding (Original Creditor:Veriz,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
4271877 +EDI: MID8.COM Sep 06 2018 23:09:00 Midland Funding (Original Creditor:Wells,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
4340678 +EDI: RESURGENT.COM Sep 06 2018 23:13:00 PYOD, LLC its successors and assigns as assignee,  
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
4271882 +E-mail/Text: compliance@sentrycredit.com Sep 06 2018 19:10:10 Sentry Credit,  
2809 Grand Ave, Everett, WA 98201-3417  
4271884 +EDI: CITICORP.COM Sep 06 2018 23:13:00 Thd/Cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4271885 +EDI: WFFC.COM Sep 06 2018 23:09:00 Wff Cards, 3201 N 4th Ave,  
Sioux Falls, SD 57104-0700  
4271886 +EDI: WFFC.COM Sep 06 2018 23:09:00 Wffnatbank, PO Box 94498, Las Vegas, NV 89193-4498  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Dawn Marie Cutaia on behalf of Debtor 1 Nicole Warner dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
Gregory R. Lyons on behalf of Asst. U.S. Trustee United States Trustee  
ustpreregion03.ha.ecf@usdoj.gov  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on  
behalf of the holders of the Impac Secured Assets Corp., Mortgage Pass-Through Certificates  
Series 2006-4 bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor Bank of America, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kimberly A Bonner on behalf of Creditor Branch Banking & Trust Company amps@manleydeas.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Nicole Warner**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-01088-RNO**

Social Security number or ITIN **xxx-xx-2925**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

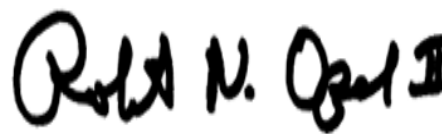
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole Warner

September 6, 2018

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**